

Summer Is Not a Vacation From Financial Stress

Extra expenses, trips often put overextended families on the brink. Careful planning can help

BY VIVIAN MARINO
THE ASSOCIATED PRESS

NEW YORK — For many households, summertime rivals the holidays for producing the most financial stress.

There are expenses for proms and graduation, Father's Day, camp and recreation, pool memberships, clothing, extra baby-sitting, and, of course, vacations.

"Regrettably, people oftentimes do their vacations . . . and all those other activities . . . off the cuff," said Paul Richard, executive vice president of the National Center for Financial Education in San Diego, which is among several consumer groups offering summer budgeting tips these days.

For many individuals, "off the cuff" means off the credit card as they focus more on how to reward themselves for a job well done throughout the year than how to pay for it.

But heavy credit-card usage, coupled with frequent withdrawals from automated teller machines, can bring on a heavy dose of the postsummertime

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National Center for Financial Education

blues. To make matters worse, the extra bills and fees often come as back-to-school expenses set in.

The National Foundation for Consumer Credit in Silver Spring, Md., says its 1,450 credit-counseling offices nationwide report a jump in activity during the fall months, when bills from summer purchases begin to mount.

Phil Garner, president of the South Florida Consumer Credit Counseling office in North Miami, Fla., says his office alone sees a 10 percent to 15 percent increase in the number of households seeking help with their finances after Labor Day.

"I wouldn't say that vacations themselves are a problem, but that they [the clients] probably had a history of overextending themselves, and that expensive vacation they took may have been the proverbial straw that broke the camel's back," he said.

A week's stay in Disney World alone can cost an average family of four around \$3,000, he noted.

"What we stress is that people planning to take a vacation plan in advance, or if they can't afford it, stay close to home," he said.

Richard agreed: "Set aside \$240 a month [that's roughly \$60 a week] and in 10 months, you'll have \$2,400 to go on that cruise next year."

For those who do not want to wait, however, there are several ways to keep bills down. The more creative you are willing to be, the better the chances of cutting costs.

A few suggestions from consumer groups:

■ Research. Books, travel guides and

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Park Gains Old Mine, Ghost Town

Kennecott attraction in Alaska gets federal care

BY STEVEN RINEHART
ANCHORAGE DAILY NEWS

ANCHORAGE, Alaska — A deal signed in Anchorage last week placed Kennecott — the famously rich copper mine, then ghost town, now tourist attraction — into Wrangell-St. Elias National Park.

The transaction, fueled by about \$3.4 million in public cash, aims to protect the 90-year-old assemblage of weather-beaten structures, including the giant mill that staircases 14 stories upslope from Kennecott Glacier, from further decay. And, according to park managers and other property representatives, it will ensure public access to the site and about 3,000 acres of surrounding mountain-side.

The management details are still being worked out. Most likely the Park Service will provide toilets, trails and signs, while a private group of local residents conducts tours and handles day-to-day operations, park superintendent Jon Jarvis said.

"The idea is not to restore it to its former grandeur, but to stabilize it in its current condition, so it is still a ghost town, an abandoned historic site," he said. "We want the visitor to get a real feel for it."

The site is a registered National Historic Landmark. Its faded red- and white-trimmed buildings, mostly abandoned since the mine closed in 1938, has delighted explorers for decades. For much of that time, tools in the machine shop, household furnishings in the manager's house, glass beakers in the assay office, even medical records in the infirmary, lay much as they had been left. In time, windows broke, snow blew in and many of the implements and artifacts were carried off.

Still, the past speaks in Kennecott. "It transports you in time. You stand there and feel, 'Oh my gosh,'" said Deborah Williams, the senior U.S. Interior Department official in Alaska.

"I do feel like celebrating," she said when the deal closed in her office.

All the parties in the complex transaction expressed satisfaction and relief that a deal 11 years in the making was finally done.

With better access and more tourism

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Fort Duchesne Mercantile Survives in Era of Superstores

The diverse Outpost Mercantile thrives for more than a century

BY GUY BOULTON
THE SALT LAKE TRIBUNE

FORT DUCHESNE — Mark and Marilyn Larsen's merchandising skill may rival the best Wal-Mart or Nordstrom or Home Depot have to offer.

Buyers at those retailing giants specialize. The Larsens do not have that luxury at their Outpost Mercantile.

They must know how to buy full-thread hex bolts, coffee makers, sleeping bags, shrink-to-fit Levi's and wall drain traps — not to mention T-bones, toothpaste and tomato soup.

Their mistakes, moreover, linger on a shelf for a long, long time.

The sheer sweep of the store's inventory is a small testament to the Larsens' merchandising skill.

"We are a convenience store for more than the traditional convenience-store items," Mark Larsen says.

The Outpost Mercantile, on U.S. Highway 40 between Roosevelt and Vernal, also is a true mercantile — the kind occasionally found in the most sparsely populated parts of the West. East of the Mississippi, they usually are called "general stores." Most are novelties that cater to tourists. A true mercantile is found in places such as Malad, Idaho, where tourists — and people in general — are scarce.

Further, a true mercantile is a busi-



Al Hartmann/The Salt Lake Tribune

Mark and Marilyn Larsen own the Outpost Mercantile on U.S. 40 between Roosevelt and Vernal. The store carries everything from nails to jewelry.

ness, not a museum. It does not have cracker barrels or a soda fountain. It has bins of nails and coolers stocked with pop and beer.

Only the Outpost Mercantile's worn wood floor suggests the store's age.

Yet the store and other mercantiles are places where you can buy a purse, a pressure cooker, night crawlers, a Rival

crook pot, a watch, an iron, a silk scarf and a tube cutter.

Think of them as the precursor to the superstores of Fred Meyer or Target — albeit on a smaller scale.

The niche may be unique in retailing. Certainly, it is not new. Before Zion Co-

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MINE SITE ON NATIONAL HISTORIC REGISTER
BECOMING NATIONAL PARK

0010

I belong to a local entrepreneurs' group. I know the members' occupations. One appears far more often than any other — "consultant."

Among those listed are financial consultants, marketing consultants, computer consultants, image consultants, design consultants, and, like me, management consultants.

Indeed, consulting seems to be so pervasive that I am certain there must be consultants to consultants.

It is easy to understand why consulting is popular. If you have been downsized, want to leave your job, or are just re-entering the work force, consulting is an easy and inexpensive way to launch a new career. The start-up costs are minimal; it is possible to begin with just business cards and space at the dining room table.

Saying you are a consultant covers many different personal situations — working minimal hours so you can watch your children, generating income while job seeking, even staying involved in the business community while being retired. As a friend once told me, "Being a consultant means never having to say you're unemployed."

But there is a lot more to consulting than just running down to Kinko's and printing up business cards. The best consultants make it look easy, but when you see them leisurely drinking coffee at Starbucks at 3 p.m., you do not realize they may have been up all night finishing a project for an impossible client or that they spent the morning preparing a mailing to drum up new business.

Before you begin your consulting business, determine whether enough people will actually pay for the type of expertise you offer. The market can be particularly fickle when it comes to purchasing consulting services. Small companies may say they desperately need on-site computer consulting, but they frequently balk when it comes time to pay for such services.

Next, realistically evaluate your ability to reach potential customers.

Be warned. If you are making a major switch of careers, some people who know you best will be least likely to give you new work. They have one mental picture of who you are and what you do, and it is often hard to get old friends used to the new you.

Consultants must make presentations to potential customers, negotiate fees and even arrange for collections. Marketing and sales require

The International Dairy Foods Association has held ice-cream socials at the Capitol for 16 years. It argues that the compact raises milk prices in New England to the detriment of the poor.

Kennecott Site Becomes Part Of National Park

■ Continued from E-1

advertising, and nearby McCarthy's renewal as a full-time town, the site has grown increasingly popular in recent years.

An estimated 20,000 people a year, more than half the visitors to the 13.7 million-acre park, go to Kennecott, according to the National Park Service. It has been so commonly identified with the park that many people assumed it was part of it, Jarvis said — until they see the locked buildings and "No Trespassing" signs.

The deal was negotiated by The Conservation Fund. The Virginia-based nonprofit group has arranged for the public purchase of historic sites, wildlife habitat and open space in more than 30 states.

The fund put up \$10,000 in earnest money two years ago, giving the government time to come up with the Kennecott purchase price. The deal was complex and difficult; the fund's Kennecott Minerals Co. of Salt Lake City donated its mineral rights to that and additional property, totaling 3,097 acres. The company in recent years spent about \$3 million on environmental cleanup at the site.

According to *Orth's Dictionary of Alaska Place Names*, the mining outfit took its name from the adjacent Kennicott Glacier, but misspelled it. Today's Kennecott Minerals Co. got its name, and its start, at the site.

Harrower said the significance of the deal will be measured in "how important this will be to the future people of Alaska."

Kennecott tells a fascinating

STATE OF UTAH ADVERTISEMENT FOR SPACE

The State of Utah, Division of Facilities Construction and Management, requests all persons interested in leasing space to the State to submit a proposal by 2:00 p.m., Wednesday, June 24, 1998. Specifications and forms for submitting proposals are available upon request at the Division of Facilities Construction and Management.

PROJECT NUMBER: 98838

TYPE OF SPACE: Office Space

AMOUNT OF SPACE: Approximately 3,250 rentable square feet

LOCATION: Logan, Utah

BOUNDED BY: Within one (1) mile of

Compton, association senior vice president, said the organization holds its event purely for fun, not as any kind of lobbying effort. "It's kind of silly they're making a really big deal out of it," she said.

story about technology, people and politics, said Elizabeth Tower of Anchorage, who has turned her own curiosity about the place and people of the time into a series of books. "It needs something like the Park Service to make it educational," she said.

U.S. Sen. Ted Stevens, who got the purchase money through Congress, also keyed his remarks off the history. "This astounding mining project represents an era when no undertaking was too great or too far from our major population centers," he said.

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PROJECT NUMBER: 98855

TYPE OF SPACE: Office Space

AMOUNT OF SPACE: Approximately 1,000 rentable square feet

LOCATION: Park City, Utah

BOUNDED BY: Within City Limits

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Division of Facilities Construction & Management

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